

Fill in this information to identify the case:

Debtor 1 Douglas R. Kiel
aka Douglas Ray Kiel

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)

Case number 1:14-bk-01947-HWV

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationStatement / Response Date: 06/19/2019

Name of creditor: PHH Mortgage Corporation Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 1329

Property address: 480 Moritz Rd
Number Street
Ortanna, Pennsylvania 17353
City State ZIP Code

Part 2: Prepetition Default Payments*Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment*Check one*

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08/01/2019
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: _____

Debtor 1

Douglas R. Kiel

First Name

Middle Name

Last Name

Case number (if known)

1:14-bk-01947-HWV

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Mukta SuriDate 06/24/2019

Signature

Print

Mukta Suri

First Name

Middle Name

Last Name

Title

Authorized Agent for PHH Mortgage Corporation

Company

Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address

P.O. Box 9013

Number

Street

Addison, Texas 75001

City

State

ZIP Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before June 24, 2019 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Douglas R. Kiel
480 Moritz Road
Orrtanna, PA 17353-9718

Debtors' Attorney

Lawrence V. Young
CGA Law Firm
135 North George Street
York, PA 17401-1132

Chapter 13 Trustee

Charles J DeHart, III
8125 Adams Drive, Suite A
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ **Mukta Suri**
